

## Abstract

5 A network for smart card applications using a smart card in  
combination with a smart card terminal. The network arrangement includes a  
communications network connected to at least one smart card terminal, and a  
central database server in operative communication with the network central  
office. The network central office is part of the public switched telephone  
network and transmits smart card data between the smart card terminal and  
10 central database server. The central database server includes many partitioned  
memory locations each containing information associated with a smart card  
application. The information contained in the partitioned memory locations is  
accessible by data pointers stored on the individual smart cards. In this manner,  
the amount of data stored on the smart cards using the system is reduced and all  
15 of the information relating to a smart card user is centralized in one location. The  
central database server includes means for distinguishing between public  
information and proprietary information stored in the partitioned memory  
locations.